



1 E. Vincent Wood (Bar No. 297132)
2 Shepherd & Wood LLP
2950 Buskirk Avenue, Suite 300
3 Walnut Creek, CA 94597
4 Tel. (925) 278-6680
Fax. (925) 955-1655

The following constitutes the order of the Court.
Signed: April 20, 2025

A handwritten signature in cursive script, reading "Charles Novack", is written over a horizontal line.

Charles Novack
U.S. Bankruptcy Judge

5 Attorney for Debtor

8 **UNITED STATES BANKRUPTCY COURT**
9 **NORTHERN DISTRICT OF CALIFORNIA**
10 **OAKLAND DIVISION**

11 In Re:

12 Melissa Wilkerson,

13 Debtor.

Bankruptcy Case No. 25-40564 CN

Chapter 13

**Order GRANTING Ex Parte Application
Pursuant to Federal Rule of Bankruptcy
Procedure 2004 for Order Directing
Production of Documents by NBS Default
Services, LLC**

17 The Court having considered the Ex Parte Application Pursuant to Federal Rule of
18 Bankruptcy Procedure 2004 for Order Directing Production of Documents by NBS Default
19 Services, LLC (ECF #24) (the "Application") filed by Debtor, and good cause appearing, hereby
20 GRANTS the Application and ORDERS that NBS Default Services, LLC shall produce documents
21 set forth below by delivering them to Shepherd & Wood LLP by email to
22 general@shepwoodlaw.com, or by mail to 2950 Buskirk Avenue, Suite #300, Walnut Creek, CA
23 94597, within 14 days of entry of this Order.

24 **DEFINITIONS**

25 1. "DOCUMENT" shall have the same definition as found for "writings" in the Federal Rules
26 of Evidence 1001.

27 2. "YOU" and "YOUR" shall mean NBS Default Services, LLC, or its agents,
28

1 representatives, successors or assigns.

2 3. "DEBTOR" shall mean Melissa Wilkerson.

3 4. "RELATED TO" shall mean related to, referring to, concerning, or constituting.

4 5. "SUBJECT PROPERTY" shall mean the property located at 1933 Grass Mountain Court,
5 Antioch, CA 94531.

6 6. Wherever used herein, the singular shall include the plural and the plural shall include
7 the singular.

8 7. Wherever used herein, "any" shall include "all," and vice-versa.

9 8. Wherever used herein "or" shall include "and," and vice-versa.

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11 **DOCUMENTS TO BE PRODUCED**

12 1. All DOCUMENTS related to the foreclosure of the SUBJECT PROPERTY.

13 2. All bid slips RELATED TO the foreclosure of the SUBJECT PROPERTY.

14 3. All DOCUMENTS evidencing bids RELATED TO the foreclosure of the SUBJECT
15 PROPERTY.

16 4. All notices of intent to bid pursuant to Cal. Civil Code §2924m RELATED TO the
17 foreclosure of the SUBJECT PROPERTY.

18 5. All DOCUMENTS identifying the high bidders RELATED TO the foreclosure of
19 the SUBJECT PROPERTY.

20 6. All DOCUMENTS and communications submitted to YOU at any time by the high
21 bidder at the auction of the SUBJECT PROPERTY.

22 7. All affidavits of eligible bidders RELATED TO the foreclosure of the SUBJECT
23 PROPERTY, including affidavits of prospective owner occupants.

24 8. All trustee's deeds upon sale RELATED TO the foreclosure of the SUBJECT
25 PROPERTY.

26 9. All communications RELATED TO the foreclosure of the SUBJECT PROPERTY,
27 which shall include but is not limited to all emails, texts and letters with bidders, auctioneers, eligible
28 bidders under C.C.C. §2924m and any other agents, officers, employees, or any other third party.

1 10. All DOCUMENTS evidencing the list of properties auctioned at the foreclosure sale
2 of the SUBJECT PROPERTY on April 1, 2025.

3 11. All DOCUMENTS identifying any and all bidders that appeared or made bids on any
4 property at the same auction that occurred on April 1, 2025.

5 12. All DOCUMENTS identifying the auctioneer(s) or persons who conducted the
6 auction, and all agents or employees of the auctioneer, and all DOCUMENTS with the contact
7 information for each of those persons.

8 13. All DOCUMENTS identifying YOUR employees or agents at the auction of the
9 SUBJECT PROPERTY, and all DOCUMENTS with the contact information for each of those
10 persons.

11 14. For the person or entity that submitted the highest bid on the SUBJECT PROPERTY
12 at the auction on April 1, 2025, produce all DOCUMENTS identifying any bids placed or high bids
13 or bid slips or auctions won by the person or entity, and any affidavits submitted by that person or
14 entity related to those bids, in the 12 months preceding the auction on April 1, 2025.

15 15. All trustee's deeds upon sale issued by YOU in the 12 months preceding the auction
16 on April 1, 2025, to the person or entity that was the high bidder at the auction of the SUBJECT
17 PROPERTY.

18 16. Copies of all checks submitted to YOU by the high bidder at the foreclosure sale of
19 the SUBJECT PROPERTY.

20 17. All DOCUMENTS showing the source of funds to purchase the SUBJECT
21 PROPERTY at the foreclosure auction on April 1, 2025.

22 18. All DOCUMENTS demonstrating YOUR compliance with C.C.C. §2924m
23 RELATED TO the foreclosure of the SUBJECT PROPERTY.

24 19. All DOCUMENTS identifying the contact information of all entities or persons that
25 submitted notices of intent to bid RELATED TO the foreclosure of the SUBJECT PROPERTY.

26 20. All DOCUMENTS evidencing the time at which the foreclosure sale was conducted
27 on April 1, 2025, RELATED TO the SUBJECT PROPERTY, including but not limited to auction
28 logs, sale time recordings, auctioneer declarations, bidder registration logs, internal timekeeping

1 records, and any electronic or physical documentation reflecting the precise time the auction
2 commenced, paused, resumed, or concluded.

3 ***END OF ORDER***
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